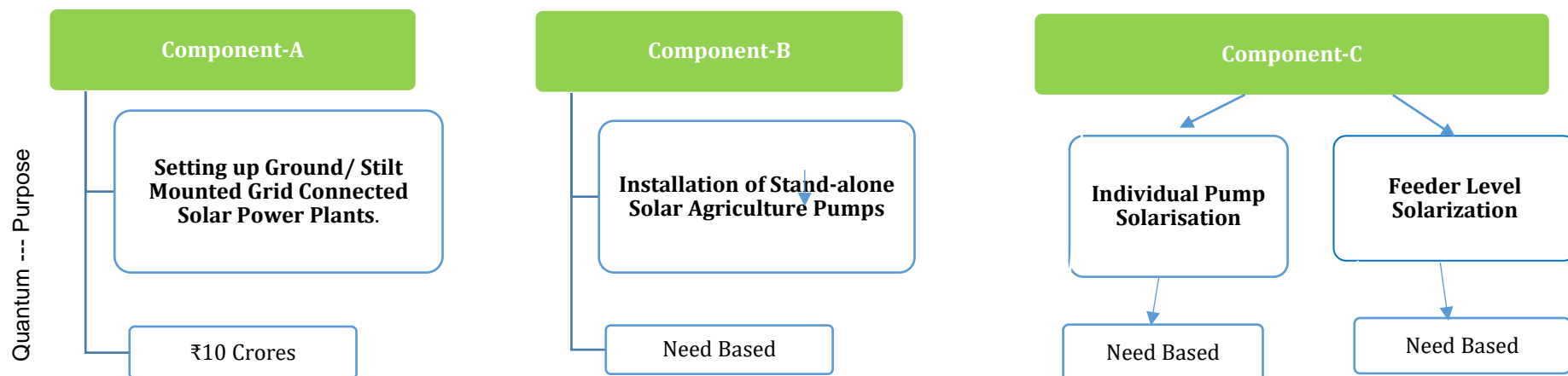


PM KUSUM Scheme was launched in 2019 with 3 following components:



PM KUSUM scheme details

Component	Loan Quantum	Collateral	ROI		Term Period	If eligible under AIF	Documentation guidelines
			IRR	Rates of Interest			
Component A	Maximum ₹10 Crore	No Collateral Required in the form of IP	Spread over MCLR (3Months)		15 years	Yes	<ul style="list-style-type: none"> ✓ Application Form ✓ Letter of Award ✓ Power Purchase Agreement ✓ Status Cum Network Report ✓ Authority Letter for Insurance ✓ Hypothecation of Asset to secure Term Loan ✓ Term Loan Agreement ✓ Agreement of Guarantee
			A1 to A3	MCLR			
			A4 to B1	MCLR + 0.25%			
			B2	MCLR +1.50%			
			B3 & below	MCLR +2.50%			
			However, for loans to Small & Marginal Farmers having IRR upto B1, ROI shall be MCLR (3 Month), presently 8.40%.				

PM KUSUM scheme details

Component	Loan Quantum	Collateral	ROI	Term Period	If eligible under AIF	Documentation guidelines														
Component B	Need based	Charge on land as per Agricultural Credit Operations and Miscellaneous Provisions Act of the State concerned/ Mortgage of agricultural land/ SARFAESI compliant immovable property valued at 75% of loan amount for other farmers and 50% of the loan amount for small and marginal farmers.	<table border="1"> <thead> <tr> <th colspan="2" data-bbox="898 305 1337 334">Spread over MCLR (3Months)</th> </tr> <tr> <th data-bbox="898 334 1087 412">IRR</th> <th data-bbox="1087 334 1337 412">Rates of Interest</th> </tr> </thead> <tbody> <tr> <td data-bbox="898 412 1087 451">A1 to A3</td> <td data-bbox="1087 412 1337 451">MCLR</td> </tr> <tr> <td data-bbox="898 451 1087 490">A4 to B1</td> <td data-bbox="1087 451 1337 490">MCLR + 0.25%</td> </tr> <tr> <td data-bbox="898 490 1087 529">B2</td> <td data-bbox="1087 490 1337 529">MCLR +1.50%</td> </tr> <tr> <td data-bbox="898 529 1087 568">B3 & below</td> <td data-bbox="1087 529 1337 568">MCLR +2.50%</td> </tr> <tr> <td colspan="2" data-bbox="898 568 1337 727">However, for loans to Small & Marginal Farmers having IRR upto B1, ROI shall be MCLR (3 Month), presently 8.40%.</td> </tr> </tbody> </table>	Spread over MCLR (3Months)		IRR	Rates of Interest	A1 to A3	MCLR	A4 to B1	MCLR + 0.25%	B2	MCLR +1.50%	B3 & below	MCLR +2.50%	However, for loans to Small & Marginal Farmers having IRR upto B1, ROI shall be MCLR (3 Month), presently 8.40%.		10 Years	Yes	<p>For Loan Up to ₹2 Lakhs</p> <ul style="list-style-type: none"> ✓ Simplified Application cum Sanction ✓ Hypothecation Agreement <p>For Loan above ₹2 Lakhs</p> <ul style="list-style-type: none"> ✓ Application for Agricultural Credit ✓ Hypothecation Agreement ✓ Deed of guarantee, wherever applicable ✓ Mortgage deed, wherever applicable <p>Other documents</p> <ul style="list-style-type: none"> ✓ Facility Agreement for Term loan ✓ Sanction letter ✓ Prescribed Annexure/Appendix -
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PM KUSUM scheme details

Component	Loan Quantum	Collateral	ROI	Term Period	If eligible under AIF	Documentation guidelines														
Component C (IPS)	Need based	Charge on land as per Agricultural Credit Operations and Miscellaneous Provisions Act of the State concerned/ Mortgage of agricultural land/ SARFAESI compliant immovable property valued at 75% of loan amount for other farmers and 50% of the loan amount for small and marginal farmers.	<table border="1"> <thead> <tr> <th colspan="2" data-bbox="894 302 1341 334">Spread over MCLR (3Months)</th> </tr> <tr> <th data-bbox="894 334 1104 415">IRR</th> <th data-bbox="1104 334 1341 415">Rates of Interest</th> </tr> </thead> <tbody> <tr> <td data-bbox="894 415 1104 448">A1 to A3</td> <td data-bbox="1104 415 1341 448">MCLR</td> </tr> <tr> <td data-bbox="894 448 1104 480">A4 to B1</td> <td data-bbox="1104 448 1341 480">MCLR + 0.25%</td> </tr> <tr> <td data-bbox="894 480 1104 513">B2</td> <td data-bbox="1104 480 1341 513">MCLR +1.50%</td> </tr> <tr> <td data-bbox="894 513 1104 545">B3 & below</td> <td data-bbox="1104 513 1341 545">MCLR +2.50%</td> </tr> <tr> <td colspan="2" data-bbox="894 545 1341 724">However, for loans to Small & Marginal Farmers having IRR upto B1, ROI shall be MCLR (3 Month), presently 8.40%.</td> </tr> </tbody> </table>	Spread over MCLR (3Months)		IRR	Rates of Interest	A1 to A3	MCLR	A4 to B1	MCLR + 0.25%	B2	MCLR +1.50%	B3 & below	MCLR +2.50%	However, for loans to Small & Marginal Farmers having IRR upto B1, ROI shall be MCLR (3 Month), presently 8.40%.		10 Years	Yes	<p>For Loan Up to ₹2 Lakhs</p> <ul style="list-style-type: none"> ✓ Simplified Application cum Sanction ✓ Hypothecation Agreement ✓ <p>For Loan above ₹2 Lakhs</p> <ul style="list-style-type: none"> ✓ Application for Agricultural Credit ✓ Hypothecation Agreement ✓ Deed of guarantee, wherever applicable ✓ Mortgage deed, wherever applicable <p>Other documents</p> <ul style="list-style-type: none"> ✓ Facility Agreement for Term loan ✓ Sanction letter ✓ Prescribed Annexure/ Appendix
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PM KUSUM scheme details

Component	Loan Quantum	Collateral	ROI	Term Period	If eligible under AIF	Documentation guidelines														
Component C2 (FLS)	Need based	Minimum 30% of loan amount in the form of: SARFAESI compliant immovable property and /or Bank acceptable liquid security and/or CGTMSE Coverage in terms of Bank guidelines.	<table border="1"> <tr> <td align="center" colspan="2">Spread over MCLR (3Months)</td> </tr> <tr> <td align="center">IRR</td> <td align="center">Rates of Interest</td> </tr> <tr> <td align="center">A1 to A3</td> <td align="center">MCLR</td> </tr> <tr> <td align="center">A4 to B1</td> <td align="center">MCLR + 0.25%</td> </tr> <tr> <td align="center">B2</td> <td align="center">MCLR +1.50%</td> </tr> <tr> <td align="center">B3 & below</td> <td align="center">MCLR +2.50%</td> </tr> <tr> <td align="center" colspan="2">However, for loans to Small & Marginal Farmers having IRR upto B1, ROI shall be MCLR (3 Month), presently 8.40%.</td> </tr> </table>	Spread over MCLR (3Months)		IRR	Rates of Interest	A1 to A3	MCLR	A4 to B1	MCLR + 0.25%	B2	MCLR +1.50%	B3 & below	MCLR +2.50%	However, for loans to Small & Marginal Farmers having IRR upto B1, ROI shall be MCLR (3 Month), presently 8.40%.		15 years	No	<ul style="list-style-type: none"> ✓ Application Form ✓ Letter of Award ✓ Power Purchase Agreement ✓ Status Cum Networth Report ✓ Authority Letter for Insurance ✓ Hypothecation of Asset to secure Term Loan ✓ Term Loan Agreement ✓ Agreement of Guarantee
Spread over MCLR (3Months)																				
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